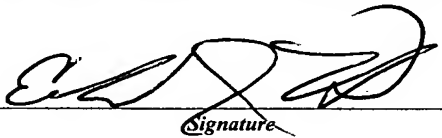
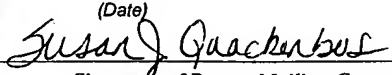


17

TRANSMITTAL LETTER (General - Patent Pending)				Docket No. Hartford-13B	
In Re Application Of: Mallozzi					
Application No. 10/701,945	Filing Date 09/04/2003	Examiner Not Yet Assigned	Customer No. 45722	Group Art Unit 3624	Confirmation No. 7123
Title: FINANCIAL SYSTEM THAT PROVIDES INVESTMENT FUNDS AND A DEATH BENEFIT					
<u>COMMISSIONER FOR PATENTS:</u>					
Transmitted herewith is: Information Disclosure Statement (2 pgs.), Information Disclosure Citation (1 pg.), International Search Report (1), Cited References (3), Return Postcard					
in the above identified application.					
<input checked="" type="checkbox"/> No additional fee is required.					
<input type="checkbox"/> A check in the amount of _____ is attached.					
<input checked="" type="checkbox"/> The Director is hereby authorized to charge and credit Deposit Account No. 50-3208 as described below.					
<input type="checkbox"/> Charge the amount of _____					
<input checked="" type="checkbox"/> Credit any overpayment.					
<input checked="" type="checkbox"/> Charge any additional fee required.					
<input type="checkbox"/> Payment by credit card. Form PTO-2038 is attached.					
WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.					
 _____ <i>Signature</i>			Dated: July 27, 2006		
<div style="border-bottom: 1px solid black; margin-bottom: 5px;">I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to the "Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450" [37 CFR 1.8(a)] on <div style="text-align: right;">July 27, 2006 <small>(Date)</small></div></div> <div style="text-align: center;"> <i>Signature of Person Mailing Correspondence</i></div> <div style="text-align: center;">Susan J. Quackenbos <i>Typed or Printed Name of Person Mailing Correspondence</i></div>					
cc:					



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: James J. Mallozzi : Art Unit: 3624
Serial No.: 10/701,945 : Docket No. : Hartford-13B
Filed: 09/04/2003 : Examiner: Not Yet Assigned
For: FINANCIAL SYSTEM THAT :
PROVIDES INVESTMENT FUNDS :
AND A DEATH BENEFIT :

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Applicant submits herewith copies of references or other information of which it is aware that it believes may be material to the examination of this application, and in respect to which, there may be a duty to disclose under 37 C.F.R. § 1.56 and in accordance with 37 C.F.R. §§ 1.97-1.98. These references were disclosed in International Search Report dated January 12, 2005 for corresponding PCT Application No. PCT/US03/35119.

The filing of this information disclosure statement shall not be construed as a representation that a search has been made (37 C.F.R. 1.97(g)), or an admission that the information is material to patentability (37 C.F.R. 1.97(h)), or an admission that the information constitutes prior art.

CERTIFICATE OF MAILING

I hereby certify that this paper is being deposited with the U.S. Postal Service as First Class Mail in an envelope addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on July 27, 2006.

By: Susan J. Quackenbos

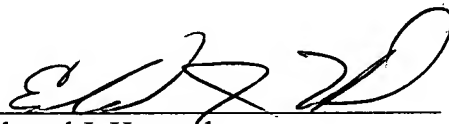
Typed or Printed Name: Susan J. Quackenbos

The filing of this information disclosure statement shall not be construed as an admission against interest in any manner. Should there be any fees due and owing with respect to this application, the Examiner is authorized to charge such fees to Deposit Account No. 50-3208.

The Examiner is respectfully requested to review the references identified herewith and make them of record in the instant application as required by M.P.E.P. § 609. The Examiner is also requested to initial one copy of Form PTO-1449 and return same to the undersigned.

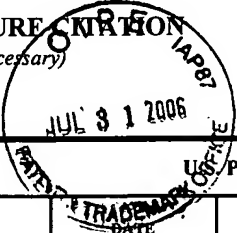
Respectfully submitted,

July 27, 2006



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Attorneys for Applicant

INFORMATION DISCLOSURE <i>(Use several sheets if necessary)</i>				Docket Number (Optional) Hartford-13B		Application Number 10/701,945	
				Applicant(s) James J. Mallozzi			
				Filing Date September 4, 2003		Group Art Unit 3624	



U.S. PATENT DOCUMENTS							
*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
		5,864,685	01/26/1999	Hagan			
		6,275,807	08/14/2001	Schirripa			

U.S. PATENT APPLICATION PUBLICATIONS							
*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
		2002/0156709	10/24/2002	Andrus et al.			

FOREIGN PATENT DOCUMENTS								
	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
							YES	NO

OTHER DOCUMENTS		<i>(Including Author, Title, Date, Pertinent Pages, Etc.)</i>
		International Search Report dated January 12, 2005 for related PCT Application No. PCT/US03/35119.

EXAMINER	DATE CONSIDERED
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EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.